

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 18–22192–ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margarita Ramos
800 College Drive Lot 133
Vineland, NJ 08360

Social Security No.:
xxx–xx–3136

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 14, 2018.

On 03/31/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Andrew B. Altenburg Jr. on:

Date: May 6, 2020
Time: 10:00 AM
Location: Courtroom 4B, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street,
Camden, NJ 08101–2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 31, 2020
JAN: bed

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Margarita Ramos
DebtorCase No. 18-22192-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 185Page 1 of 2
Total Noticed: 32

Date Rcvd: Mar 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2020.

db +Margarita Ramos, 800 College Drive Lot 133, Vineland, NJ 08360-7460
 cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
 Southfield, MI 48034)
 517595763 Bankcard Services, PO Box 447, Beaverton, OR 97075-0447
 517709271 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517595765 Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 517595768 Delsea Woods Mobile Home Park, 800 College Dr, Vineland, NJ 08360-7455
 517595770 First Soure Advantage, 205 Bryant Woods S, Amherst, NY 14228-3609
 517595771 Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
 517595772 Homeplus Finance, 600 Lairport St, El Segundo, CA 90245-5004
 517709905 Jose Orama, 800 College Dr Unit 133, Vineland, NJ 08360-7460
 517595776 Nations Recovery Centre, PO Box 620130, Atlanta, GA 30362-2130
 517651648 +Prober & Raphael, 20750 Ventura Blvd Ste 100, Woodland Hills, CA 91364-6207
 517647263 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517705872 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 01 2020 02:44:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 01 2020 02:44:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517623372 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Apr 01 2020 02:49:44
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517595764 E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Apr 01 2020 03:07:03 Capital One Bank USA,
 PO Box 30281, Salt Lake City, UT 84130-0281
 517595767 E-mail/PDF: creditonebknofifications@resurgent.com Apr 01 2020 02:48:44 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 517595769 E-mail/Text: bnc-bluestem@quantum3group.com Apr 01 2020 02:45:06 Fingerhut, PO Box 166,
 Newark, NJ 07101-0166
 517595773 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Apr 01 2020 02:44:14 Kay Jewelers,
 PO Box 659728, San Antonio, TX 78265-9728
 517595774 E-mail/Text: bncnotices@becket-lee.com Apr 01 2020 02:43:47 Kohls, PO Box 2983,
 Milwaukee, WI 53201-2983
 517664890 E-mail/PDF: resurgentbknofifications@resurgent.com Apr 01 2020 02:48:50
 LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
 FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517685837 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 01 2020 02:44:30 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 517711893 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 01 2020 02:48:44
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
 517669354 E-mail/Text: bnc-quantum@quantum3group.com Apr 01 2020 02:44:21
 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788,
 Kirkland, WA 98083-0788
 517707032 E-mail/Text: bnc-quantum@quantum3group.com Apr 01 2020 02:44:20
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 517707033 E-mail/Text: bnc-quantum@quantum3group.com Apr 01 2020 02:44:21
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
 Kirkland, WA 98083-0788
 517595777 E-mail/Text: appebnmailbox@sprint.com Apr 01 2020 02:44:26 Sprint Corporation,
 Bankruptcy Department, PO Box 3326, Englewood, CO 80155-3326
 517595778 E-mail/PDF: gecsed@recoverycorp.com Apr 01 2020 02:49:22 Synchrony Bank, PO Box 530948,
 Atlanta, GA 30353-0948
 517599341 +E-mail/PDF: gecsed@recoverycorp.com Apr 01 2020 02:48:04 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517595779 E-mail/PDF: gecsed@recoverycorp.com Apr 01 2020 02:49:23 Synchrony Bank, PO Box 965007,
 Orlando, FL 32896-5007

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517595766* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance, 25505 W 12 Mile Rd,
 Southfield, MI 48034-1846)
 517669644* +Homeplus Finance Corporation, 600 Lairport Street, El Segundo, CA 90245-5004
 517713122* Jose Orama, 800 College Dr Unit 133, Vineland, NJ 08360-7460
 517595775 ##Mitchelll feinstein, 2121 Rosecrans Ave Ste 2320, El Segundo, CA 90245-4744

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Moshe Rothenberg on behalf of Debtor Margarita Ramos moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7